

WIND CAVE NATIONAL PARK  
COMMERCIAL USE AUTHORIZATION

**INSURANCE REQUIREMENTS**

The types of activities authorized and party sizes determine the types and minimum amounts of liability coverage required by the National Park Service. Several types of policies may be available to you. PLEASE SHARE THIS INFORMATION WITH YOUR INSURANCE AGENT.

- Comprehensive General Liability (Commercial General Liability) coverage, required for most activities authorized by Commercial Use Authorizations, is usually sold as a Guides & Outfitters type of policy. The minimum required liability coverage for bodily injury is \$1,000,000.00 per occurrence; higher limits may be required for some activities.
- Automobile Liability is required for all owned, non-owned and hired vehicles used in the operation within National Park Service areas, including tour buses.
- Worker's compensation coverage as required by state law if you employ one or more individuals.

The insurance policy must contain a waiver of subrogation clause specifying that the insurance company shall have no right of subrogation against the United States. If this is not possible the U.S. Government, National Park Service must be named on the policy as an additional insured. Premiums are generally lower with the waiver approach. The certificate of insurance provides the NPS with proof this requirement is met.

The National Park Service should be listed as a certificate holder with the following address:

**National Park Service  
Wind Cave National Park  
26611 US Hwy 385  
Hot Springs, SD 57747**

Some insurance companies may prefer to fax a copy of your certificate to us (605) 745-1284. A certificate of insurance is usually sufficient proof of coverage.

If you need any further information, contact the Commercial Use Authorization Coordinator at 605-745-4600.